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creating a secondary deposit file accessible by a third party; and
transferring to said secondary deposit file in response to command instructions from
said depositor at least a portion of the funds deposited in said primary deposit file,
representing deposited funds by use said third party. - -

REMARKS

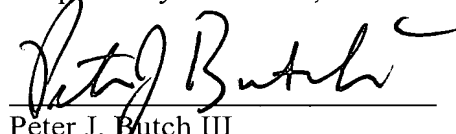
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This amendment is respectfully submitted prior to the examination of the above-identified pending U.S. Patent Application. This application is a Divisional of U.S. Patent Application Serial Number 08/876,959 filed June 16, 1997, from which the Examiner restricted certain claimed subject matter.

New claims 29-70 represent subject matter that was restricted from the application and that has been rewritten to more particularly point out and distinctly claim the subject matter that applicant regards as the invention. Favorable consideration and allowance of new claims 29-70 is therefore respectfully requested.

The Examiner is requested to telephone the undersigned in the event that there are any issues that need to be resolved. Finally, the Examiner is authorized to charge applicant's Deposit Account No. **19-5425** for any charges in connection with this Preliminary Amendment.

Respectfully submitted,



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